

United States District Court

13-5532
(KM)

District of NJ

Duane Gittens

VS

National Credit Systems, Inc.

Duane Gittens

P.O. Box 22261

Newark, NJ 07101

National Credit Systems, Inc.

117 East 24th Street

5th Floor

New York, NY 10010

RECEIVED

SEP 18 2013

AT 8:30 M
WILLIAM T. WALSH, CLERK

I have brought this matter to the attention of The United States District Court because of the defendant's blatant disregard for the laws of the Fair Credit Reporting Act and Fair Debt Collection Practices Act.

I had initially disputed a balance that this collection agency placed on my two credit reports, Equifax and Trans Union. They ignored my requests and placed it on my reports. Subsequently, I sent a validation letter and they still refused to correct the incorrect data they provided. They then verified the account before providing the information I requested which is a violation of federal law. In the meantime, I was denied an auto loan as a direct consequence of their handling of this account so I am seeking damages in the amount of the loan which was \$29,000 which includes \$28,000 which was the amount of the loan I was denied and the statutory amount of \$1,000.

